

How to Maximize Your Dental Insurance

Congratulations if you have dental insurance. It is our goal to provide you with the all the information you need to maximize your dental insurance benefit for your/your child's orthodontic treatment.

1. Contact your insurance carrier and ask:

- Do you have an orthodontic benefit
- How much is the orthodontic benefit
- Is there a lifetime maximum and % of coverage for the orthodontic benefit
- Is there a maximum age to receive the orthodontic benefit
- What is your policy number and group number to be filled out on the orthodontic Insurance benefit form?

2. If you do have orthodontic coverage, find out:

- If you have more than one insurance policy coverage (example: both husband and wife have ins.), find out which provider is primary to fill out the insurance form correctly

3. Once treatment is decided and a financial arrangement is made:

- You make your down payment to *UPWard Orthodontics* for treatment
- We will provide you with the insurance form to submit to your provider
 - Make sure to include correct patient name / DOB / Policy holder # / Group #
 - Primary and secondary coverage is listed correctly
 - Claim forms must be submitted on/after the specified date on the form (Note: some insurance companies will destroy forms that are received prior to the specified date.)
 - Claim form is signed by policy holder
 - Your insurance company re-imburses you (Note: you can only submit a claim form and expect to get paid by your insurance company after payment has been made to our office toward the patient's treatment)

-Most (not all) insurance companies do not reimburse a **"Paid in full"** claim all at once: they prefer to see an initial claim form along with monthly claims spread out over 1 year minimum.

Be persistent with your insurance carrier, write down the date/time and WHO you speak to when you call your regarding your orthodontic coverage. Also, let us know if you have other tax saving benefit plans including Flex Spending and Health Savings Account benefits so we can maximize them during your/your child's treatment. Thank you for choosing *UPWard Orthodontics* for your/your child's orthodontic care!

Sincerely yours,

Dr. Darin and the *UPWard Orthodontics Team!*